

## REMARKS

Applicants reply to the Final Office Action dated November 21, 2007, within two months. Thus, Applicants request an Advisory Action, if necessary. Claims 1-12 were pending in the application and the Examiner rejects claims 1-12. Applicants add new dependent claim 13. Support for the new claim and amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by the new claim and amendments. Reconsideration of this application is respectfully requested.

Applicants thank the Examiner for participating in an Interview with Applicants' counsel on January 18, 2008. Applicants further thank the Examiner for agreeing with Applicants' counsel that adding the detailed sophisticated steps for obtaining information and conditioning the data to help to differentiate the presently claimed invention from the cited references. Accordingly, Applicants significantly amend the claims to include elements not disclosed by the cited references.

### **Rejection under 35 U.S.C. § 103**

The Examiner rejects claims 1-3, 6-8, and 11-12 under 35 U.S.C. § 103(a) as being unpatentable over Khanna et al., U.S. Patent Publication No. 2002/0133605, ("Khanna") in view of Hornick et al., U.S. Patent No. 5,255,184, ("Hornick"). Applicants respectfully traverse this rejection.

Khanna generally discloses an online account aggregation system that allows online users to access any number of accounts from a single entry point. The Khanna system enables users to identify account web sites in which they would like convenient access. Each of the identified web site URL's are stored in a site database, alongside corresponding web site names and instruction sets unique to each web site. When a registered user accesses the Khanna web site, a number of links are provided, each corresponding to a previously identified account web site. When a user selects one of the links (e.g., "Compass Bank"), the Khanna system performs a search on the site database for a corresponding link URL. When the URL is located, a corresponding instruction set is retrieved. The instruction set includes login procedures and information that is specific to a web site. For example, a banking web site may require account holders to enter a user ID on a first page and a password on a second page. Therefore, the instruction set of Khanna describes how the system should automatically log in a user.

Hornick generally discloses an airline reservations system that is controlled by a seat inventory control system. Specifically, the Hornick system provides an airline seat reservations system that produces optimal reservation control using network-wide booking limits while taking into account the probabilistic nature of demand. Hornick is based on the concept of Expected Marginal Seat Revenue (EMSR), which does not require a large number of variables that have been needed by prior art

systems. Based on a set of equations, the Hornick system calculates a booking limit for each itinerary and fare class in a flight database. Hornick rejects Itineraries and fare classes where the sum EMSRs for all flight legs of the itinerary is greater than the generated revenue.

**Neither Khanna nor Hornick are concerned with the specific problem of providing highly scalable and conditioned data from multiple disparate data sources.** Specifically, the Hornick system relies on data that is stored internally by and for the disclosed reservations system. As such, there is no need for Hornick to identify various disparate data sources based on a specific user request, retrieve the data from the identified data sources based on requests such that each source recognizes the requests, and condition the data such that it can be mapped to similar data and formatted in accordance with the requesting user's preferences and/or needs. As such, neither Khanna, Hornick, nor any combination thereof, disclose or contemplate at least:

- receiving, at a host, a request from a user for account data, wherein the request includes data selection criteria comprising a corporate transaction account provider identifier, an air sector, and a fare basis code
- determining when the request includes a natural language query
- parsing the request to retrieve the data selection criteria from the natural language query when the request includes the natural language query
- receiving a view instruction from the user, wherein the view instruction determines a format for the processed financial account data
- formatting the data selection criteria in accordance with format requirements of a plurality of disparate sources
- retrieving financial account data from the plurality of disparate sources in accordance with the data selection criteria
- retrieving transaction data from at least one of a: Customer Reservations System (CRS) and an air carrier, wherein the transaction data includes the air sectors, and the fare basis codes provided by the air carrier and, wherein the transaction data is purchased by the host on behalf of the user
- analyzing metadata associated with elements of the financial account data and elements of the transaction data to determine relationships between the elements
- positioning each of the elements according to the relationships and in accordance with the view instruction, wherein the elements are marked as billed or unbilled
- adding proprietary information to the financial account data and the transaction data, wherein the proprietary information relates to a host supplier network
- conditioning the elements to create the processed financial account data for transmission to the user, wherein the processed financial account data includes line item detail from the financial account data and the transaction data; and
- sending the processed financial account data to the user, wherein the user analyses the financial account data to determine a level of spend for a defined item over a defined time

as similarly recited by independent claims 1, 6, 11, and 12.

Dependent claims 2-3, and 7-8 variously depend from independent claims 1 and 6. As such, dependent claims 2-3 and 7-8 are allowable for at least the reasons set forth above, as well as in view of their own respective features.

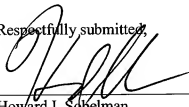
**Rejection under 35 U.S.C. § 103**

The Examiner rejects claims 4-5 and 9-10 under 35 U.S.C. § 103(a) as being unpatentable over Khanna in view Hornick in further view of Bartoli et al., U.S. Patent No. 6,047,268, ("Bartoli"). Applicants respectfully traverse this rejection.

As noted above, the combination of Khanna and Hornick do not teach or contemplate each feature of amended independent claims 1, 6, 11, and 12 and Bartoli does not teach or contemplate the missing features. Bartoli generally discloses a system for obtaining secure information over a network by using a token ("cookie") that is stored on the user's computer and is used to provide authentication information to external systems. However, Bartoli does not teach or contemplate each element of claim 1 as bulleted above. Thus, dependent claims 4-5 and 9-10 are differentiated from the cited references for at least the same reasons as above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicant respectfully submits that all pending claims properly set forth that which Applicant regards as his invention and are allowable over the cited references. Accordingly, Applicant respectfully requests allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. The Commissioner is authorized to charge any fees due to Deposit Account No. 19-2814.

Respectfully submitted,



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